

What is claimed is:

1. An account management system, comprising:
  - a first account memory to store information about
  - 5 monetary means belonging to a consumer;
  - a second account memory to store information about
  - monetary means belonging to a merchant;
  - a third account memory to store information about
  - bonus points belonging to the consumer;
  - 10 a fourth account memory to store information about
  - bonus points belonging to the merchant; and
  - a control unit which, when a payment operation
  - appears, prompts a sum of money to be transferred from
  - the first account memory to the second account memory and
  - 15 prompts a number of bonus points to be transferred from
  - the fourth account memory to the third account memory.
2. The account management system as claimed in claim 1,
  - further comprising a payment interface which is
  - 20 configured to transfer payment requests to the account
  - management system, with the merchant and the consumer
  - being identified in the payment requests.
3. The account management system as claimed in claim 2,
  - 25 wherein the payment interface is accessible to
  - participants in an open service architecture.
4. A method for transferring sums of money and bonus
  - points between account memories in an account management
  - 30 system, the account management system, upon receiving a
  - payment request, comprising:
    - transferring a sum of money requested by a merchant
    - from a first account memory for storing information about
    - monetary means belonging to a consumer to a second
    - 35 account memory for storing information about monetary
    - means belonging to a merchant; and

transferring a number of bonus points from a fourth account memory for storing information about bonus points belonging to the merchant to a third account memory for storing information about bonus points belonging to the  
5 consumer.

5. The method as claimed in claim 4, wherein the number of bonus points is calculated in real time.

10 6. The method as claimed in claim 4, wherein the bonus points are used as an alternative currency within a payment operation.

15 7. The method as claimed in claim 4, wherein the number of bonus points is transferred following a transaction performed between the consumer and the merchant.

20 8. The method as claimed in claim 4, wherein the number of bonus points is calculated from the number of transactions between the consumer and the merchant.

9. The method as claimed in claim 4, wherein the number of bonus points is calculated from the level of transactions between the consumer and the merchant.